

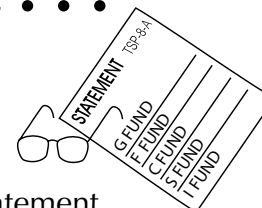


Understanding Your Thrift Savings Plan Participant Statement

**FERS
Participants**

When You Receive Your Statement . . .

REVIEW IT —



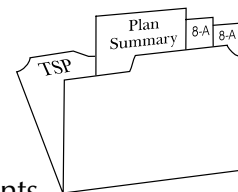
You will receive a statement about your TSP account twice a year (in May and November). Read your statement carefully to make certain it accurately reflects your transactions and personal information.

CORRECT IT —



If any information is incomplete or incorrect, contact your agency personnel office (if employed) or the TSP Service Office (if separated). Report problems with contribution allocations or interfund transfers within 30 days of receiving your statement.

KEEP IT —



Keep your statements with your other important financial records. You may want to refer to them to monitor your investments, see how your account has grown over the years, or plan for retirement.

Vesting

This shows when you meet the service requirements that entitle you to keep the Agency Automatic (1%) Contributions in your TSP account.

Beginning Balance

This shows the amounts in each investment fund and your total TSP account as of the beginning of the reporting period. They are the same as the amounts in the Ending Balance lines on your previous statement.

The Funds

This is a summary of activity in your account for each investment fund. Current employees can change the amount of their payroll contributions only twice a year during TSP open seasons (Form TSP-1). However, the allocation of payroll contributions among the investment funds can be changed as frequently as desired.

Transactions This Period

This shows the sum of all deposits, adjustments, loans, loan payments, interfund transfers, etc., during the reporting period, as shown in detail on the back. For example, the transactions for the C Fund totalled –\$8,038.21:

C Fund Transactions	Activity Code	Amount
Total Contributions	D	\$727.08
Interfund Transfer	T	– 9,080.01
Loan	L	– 980.80
Total Loan Payments	P	291.27
Total Earnings Corrections	C	0.05
Total Adjustments	A	– 5.77
Transfer from Other Plan	Q	1,009.97
Transactions This Period		– \$8,038.21

Earnings This Period

This shows how much your account has earned during the reporting period. For example, in the C Fund earnings totalled –\$377.98:

C Fund Earnings	Activity Code	Amount
May	E	\$97.83
June	E	– 148.66
July	E	– 50.01
August	E	– 325.26
September	E	– 30.53
October	E	78.65
Earnings This Period		– \$377.98

Name, Social Security Number, Date of Birth

These are your key account identifiers. If they are not correct, see your agency immediately (if active) or the TSP Service Office (if separated).

Reporting Period

Statements are issued every 6 months and include all activity processed for the reporting period.

Type of Retirement Coverage

Your retirement coverage defines your TSP participation rules. If you believe this is not correct, contact your personnel office. Make sure it, as well as all of your personal information, is correct.

Separation Status

This shows whether you are employed or have left Federal service, as reported by your agency.

Beneficiary Designation on File

If the TSP has received a Form TSP-3, **Designation of Beneficiary**, from you, the date you signed it is reported here.

Source of Contributions

There are three sources of contributions:

Employee Contributions are deducted from your pay by your agency according to your contribution election on Form TSP-1.

Agency Automatic (1%) Contributions equal 1% of your basic pay. Your agency automatically deposits this amount into your account once you are eligible.

Agency Matching Contributions are your employer's contributions when you contribute your own money. Once you are eligible, your agency matches your contribution dollar-for-dollar for the first 3% of your basic pay you contribute each pay period, and 50 cents on the dollar for the next 2% you contribute.

Ending Balance

These are the amounts at the end of the reporting period for each investment fund, source of contributions, and in total. They will be the Beginning Balances on your next statement.

Message Space

Look here for special messages.

THRIFT SAVINGS PLAN PARTICIPANT STATEMENT

For the period: 05/01/2001 through 10/31/2001 **TSP-8-A**

Your Thrift Savings Plan (TSP) account statement is issued by the National Finance Center for the Federal Retirement Thrift Investment Board. Review your statement carefully; to correct account information contact your agency employing office. Failure to report errors timely may preclude correction of financial transactions. (Report contribution allocation or interfund transfer errors to the TSP Service Office within 30 days of receiving this statement.)

Name: MARY SMITH
Social Security Number: 923-45-6789
Date of Birth: 02/01/60

Retirement Coverage: FERS (K)
Separation Status: Not separated
Beneficiary Designation on File: Yes, dated 03/06/95

Total Service Required for Vesting: 3 Years from 11/02/87 (TSP Service Computation Date)

*If you choose to submit a Beneficiary Designation (Form TSP-3), you are responsible for its correctness and completeness.

Source of Contributions:	Employee	Agency Automatic (1%)	Agency Matching	Total
G FUND Government Securities Investment Fund	Beginning Balance 5,000.00 Transactions This Period 2,193.61 Earnings This Period 203.45 Ending Balance 7,397.06	1,000.00 1,010.02 53.15 2,063.17	4,000.00 4,034.47 212.46 8,246.93	10,000.00 7,238.10 469.06 17,707.16
F FUND Fixed Income Index Investment Fund	Beginning Balance 2,500.00 Transactions This Period 2,467.94 Earnings This Period 17.41 Ending Balance 49.47	500.00 490.70 3.61 12.91	2,000.00 1,963.78 14.44 50.66	5,000.00 4,922.42 35.46 113.04
C FUND Common Stock Index Investment Fund	Beginning Balance 7,500.00 Transactions This Period 3,861.80 Earnings This Period 153.89 Ending Balance 3,484.31	1,500.00 835.26 44.83 619.91	6,000.00 3,341.15 179.26 2,479.59	15,000.00 8,038.21 377.98 6,583.81
S FUND Small Capitalization Stock Index Investment Fund	Beginning Balance 0.00 Transactions This Period 1,025.02 Earnings This Period 68.08 Ending Balance 956.94	0.00 305.22 21.17 284.05	0.00 1,220.88 84.71 1,136.17	0.00 2,551.12 173.96 2,377.16
I FUND International Stock Index Investment Fund	Beginning Balance 0.00 Transactions This Period 1,064.58 Earnings This Period 44.03 Ending Balance 1,020.55	0.00 173.98 10.57 163.41	0.00 695.82 42.24 653.58	0.00 1,934.38 96.84 1,837.54
TOTAL ACCOUNT BALANCE	Beginning Balance 15,000.00 Transactions This Period 2,046.53 Earnings This Period 45.14 Ending Balance 12,908.33	3,000.00 163.26 19.81 3,143.45	12,000.00 646.24 79.31 12,566.93	30,000.00 1,237.03 144.26 28,618.71

Web site: www.tsp.gov — ThriftLine: (504) 255-8777

MARY SMITH
123 MAIN STREET
ANYTOWN, STATE 54321

For detailed information about Activity Code A, C, V, or Y, see your agency employing office.

TSP Web Site and ThriftLine

Call the **ThriftLine** or visit the **Web site** to obtain rates of return or your account balance, to request an interfund transfer, to change your contribution allocation, to find out the status of a loan request, or to get a new PIN. Visit the Web site to also download up-to-date forms and materials or to use calculators to project your future account balance or estimate an annuity.

Address

This is the address for you in the TSP database. Your agency reports your address for your TSP account. After you separate from Federal service, you are responsible for keeping your address up-to-date.

The **back of the participant statement** shows details of account transactions by month. Your agency reports your payroll contributions (D), loan payments (P), adjustments (A), and earnings corrections (C). Therefore, see your agency personnel or payroll office with questions about contributions, adjustments, or loan payments to your account. The TSP record keeper calculates your earnings each month and records other account activity, such as interfund transfers, contribution allocations, loans, withdrawals, and transfers into the TSP from other plans.

The **Source** columns show where the money in your account comes from. Make sure that:

- Your **Employee Contributions** equal the amounts reported on your earnings and leave statements as deductions from your pay.
- Your **Agency Automatic (1%) Contributions** equal 1% of your basic pay each pay period.
- Your **Agency Matching Contributions** reflect the correct amount of matching on the first 5% of your basic pay that you contributed.

(Note: You are eligible for agency contributions after the appropriate waiting period — generally the second open season after you are hired.)

The **Investment Fund** columns show how each transaction is allocated among the five TSP funds. You should make sure that contributions and loan payments are allocated according to the allocation on file at the time the transaction was processed. Use the TSP Web site, the ThriftLine, or Form TSP-50, Investment Allocation, to change the allocation of future contributions or to reallocate the money already in the account through an interfund transfer.

Sample Statement

The sample of the back of the statement shown at the right can help you understand the explanation of the transactions and statement layout.

Thus, to determine the type of transaction a line item relates to, see the letter shown in the **Activity Code** column and refer to the **Activity Codes** legend at the bottom of the page. For example, the first transaction line in the sample statement shows **Activity Code D**, which is a deposit (or contribution). The **Pay Date** column tells you the pay date for which the deposit was made and the **Process Date** tells you when the

deposit was put into the TSP account. In this example, a deposit was received by the TSP for the **Pay Date 5/02/01** and was deposited into the account on **5/01/01**. The deposit includes the Employee Contribution, the Agency Automatic (1%) Contribution, and the Agency Matching Contribution. The total deposit from these three sources was **\$115.40 (\$57.70 + \$11.54 + \$46.16)**. This total deposit amount is shown in the last column under **Total**. At the time of this deposit, the participant's

When you take money out of your TSP account or move money from one fund into another fund(s) (i.e., make an interfund transfer), or if earnings within the month for a given fund are negative, the negative amount is shown with a minus (–) following it. In this example, the participant took out a **\$5,000.00** loan (**Activity Code L**) in June 2001. Because loans are available only from the participant's own contributions and the earnings on those contributions, the

loan is taken out of the Employee source. It is removed proportionally from the investment funds in which the participant's employee contributions are invested at the time of the loan disbursement. In this case, **\$3,265.95** was removed from the G Fund, **\$13.20** was removed from the F Fund, **\$980.80** was removed from the C Fund, **\$501.08** was removed from the S Fund, and **\$238.97** was removed from the I Fund.

The last **ENDING BALANCE** shows

the total balance in each of the sources and for each of the funds as of the end of the statement period. These totals correspond to the summary on the front of the statement. In that summary, the totals, by source, are shown in the Total Account Balance section and the fund totals are shown in the Total (last column) within each of the fund sections. The total account balance (from all sources, within all funds) as of the end of this statement period (October 31, 2001) is **\$28,618.71** and is shown at the far right, in the bottom row, on the back of the statement; it equals the last Ending Balance on the front of the statement.

DETAIL OF ACCOUNT ACTIVITY										TSP-8-A	
Name: MARY SMITH										For the period: 05/01/2001 through 10/31/2001	
Social Security Number: 923-45-6789										Date of Birth: 02/01/60	
										Current Payroll Office: 47000016	
Activity Code	Pay Date	Process Date	Source			Investment Fund					Total
			Employee	Agency Automatic (1%)	Agency Matching	G Fund	F Fund	C Fund	S Fund	I Fund	
ENDING BALANCE		APR 2001	15,000.00	3,000.00	12,000.00	10,000.00	5,000.00	15,000.00	0.00	0.00	30,000.00
D	05/02/01	05/01/01	57.70	11.54	46.16	46.14	40.40	28.86	0.00	0.00	115.40
D	05/16/01	05/14/01	57.70	11.54	46.16	46.14	40.40	28.86	0.00	0.00	115.40
D	05/30/01	05/28/01	57.70	11.54	46.16	46.14	40.40	28.86	0.00	0.00	115.40
E			87.88	17.57	70.30	47.28	30.64	97.83	0.00	0.00	175.75
T			0.00	0.00	0.00	9,653.55	5,151.84	9,080.01	3,052.20	1,526.10	0.00
ENDING BALANCE		MAY 2001	15,260.98	3,052.19	12,208.78	19,839.25	0.00	6,104.40	3,052.20	1,526.10	30,521.95
D	06/13/01	06/14/01	57.70	11.54	46.16	46.14	40.40	28.86	0.00	0.00	115.40
D	06/27/01	06/25/01	57.70	11.54	46.16	46.14	40.40	28.86	0.00	0.00	115.40
E			48.48	9.70	38.79	92.48	0.16	148.66	20.02	60.97	96.97
L			5,000.00	0.00	0.00	3,265.95	13.20	980.80	501.08	238.97	5,000.00
ENDING BALANCE		JUN 2001	10,327.90	3,065.57	12,262.31	16,758.06	67.76	5,032.66	2,571.14	1,226.16	25,655.78
D	07/11/01	07/09/01	57.70	11.54	46.16	17.31	40.37	28.86	0.00	28.86	115.40
D	07/25/01	07/23/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
E			38.65	11.46	45.81	80.83	1.95	50.01	106.29	22.40	95.92
ENDING BALANCE		JUL 2001	10,404.65	3,077.19	12,308.82	16,879.28	110.08	5,080.75	2,464.85	1,255.70	25,790.66
D	08/08/01	08/06/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
D	08/22/01	08/20/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
P		08/31/01	138.70			27.74	0.00	83.22	0.00	27.74	138.70
E			158.95	45.75	163.03	76.15	1.33	325.26	106.55	33.40	387.73
C			0.00	1.70	0.00	1.40	0.25	0.05	0.00	0.70	1.70
ENDING BALANCE		AUG 2001	10,499.80	3,056.22	12,218.11	17,030.73	111.66	4,977.24	2,358.30	1,296.20	25,774.13
D	09/05/01	09/03/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
D	09/19/01	09/17/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
P		09/30/01	138.70			27.74	0.00	83.22	0.00	27.74	138.70
E			21.85	6.57	26.25	85.34	0.67	30.53	10.14	9.33	54.67
A			23.07	0.00	0.00	17.30	0.00	5.77	0.00	0.00	23.07
ENDING BALANCE		SEP 2001	10,752.68	3,085.87	12,336.68	17,172.61	112.33	5,162.64	2,348.16	1,379.43	26,175.23
D	10/03/01	10/01/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
D	10/17/01	10/15/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
Q		10/22/01	1,683.29			336.66	0.00	1,009.97	0.00	336.66	1,683.29
D	10/31/01	10/31/01	57.70	11.54	46.16	23.08	0.00	69.24	0.00	23.08	115.40
P			208.05			41.61	0.00	124.83	0.00	41.61	208.05
E			91.21	22.96	91.77	86.98	0.71	78.65	29.00	10.60	205.94
ENDING BALANCE		OCT 2001	12,908.33	3,143.45	12,566.93	17,707.16	113.04	6,583.81	2,377.16	1,837.54	28,618.71
Activity Codes											
D = Deposit			T = Interfund transfer			C = Earnings correction					
E = Earnings			F = Forfeited nonvested monies			Y = Earnings correction transfer					
L = Loan			R = Restored amounts			V = Reversal of earnings correction					
P = Monthly loan payment summary			A = Adjustment			B = Declared abandoned					
S = In-service withdrawal			Q = Transfer from other plan			C = Court-ordered payment					
W = Post-employment withdrawal			M = Minimum distribution			N = Refunded excess deferral					

contribution allocation was 40% G Fund, 35% F Fund, and 25% C Fund, so **\$46.14** (or 40% of the total contribution) was invested in the G Fund, **\$40.40** (or 35%) was invested in the F Fund, and **\$28.86** (or 25%) was invested in the C Fund. In other words, this is how the total deposit of **\$115.40** was allocated (i.e., distributed) among the investment funds. (Note: The total of the dollar amounts for the three sources equals the total of the five Investment Fund columns (i.e., G, F, C, S, and I Funds).

All of the transactions for each month are totalled and added to the previous month's balance. This is shown as the **ENDING BALANCE [MONTH YEAR]**.